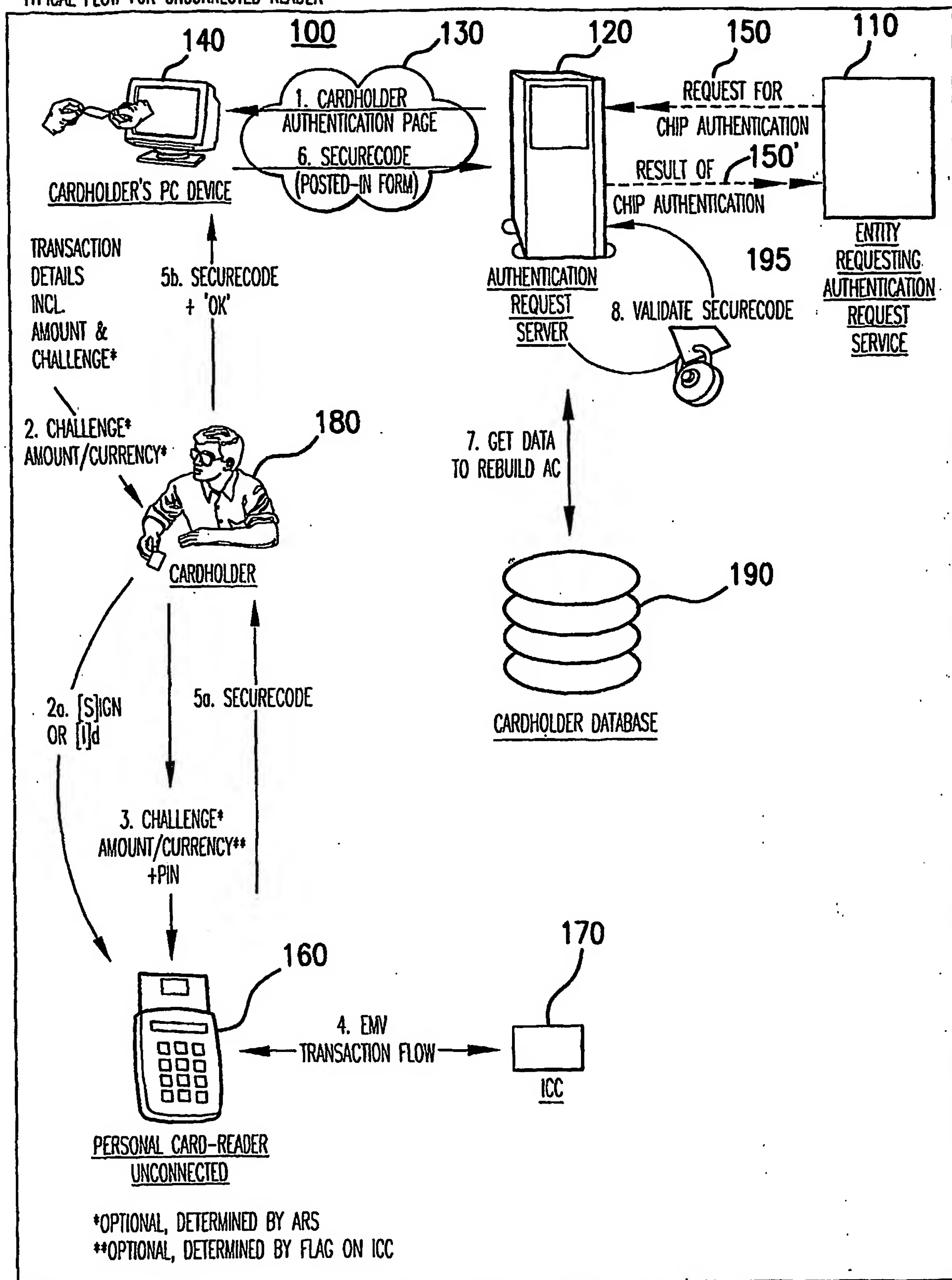


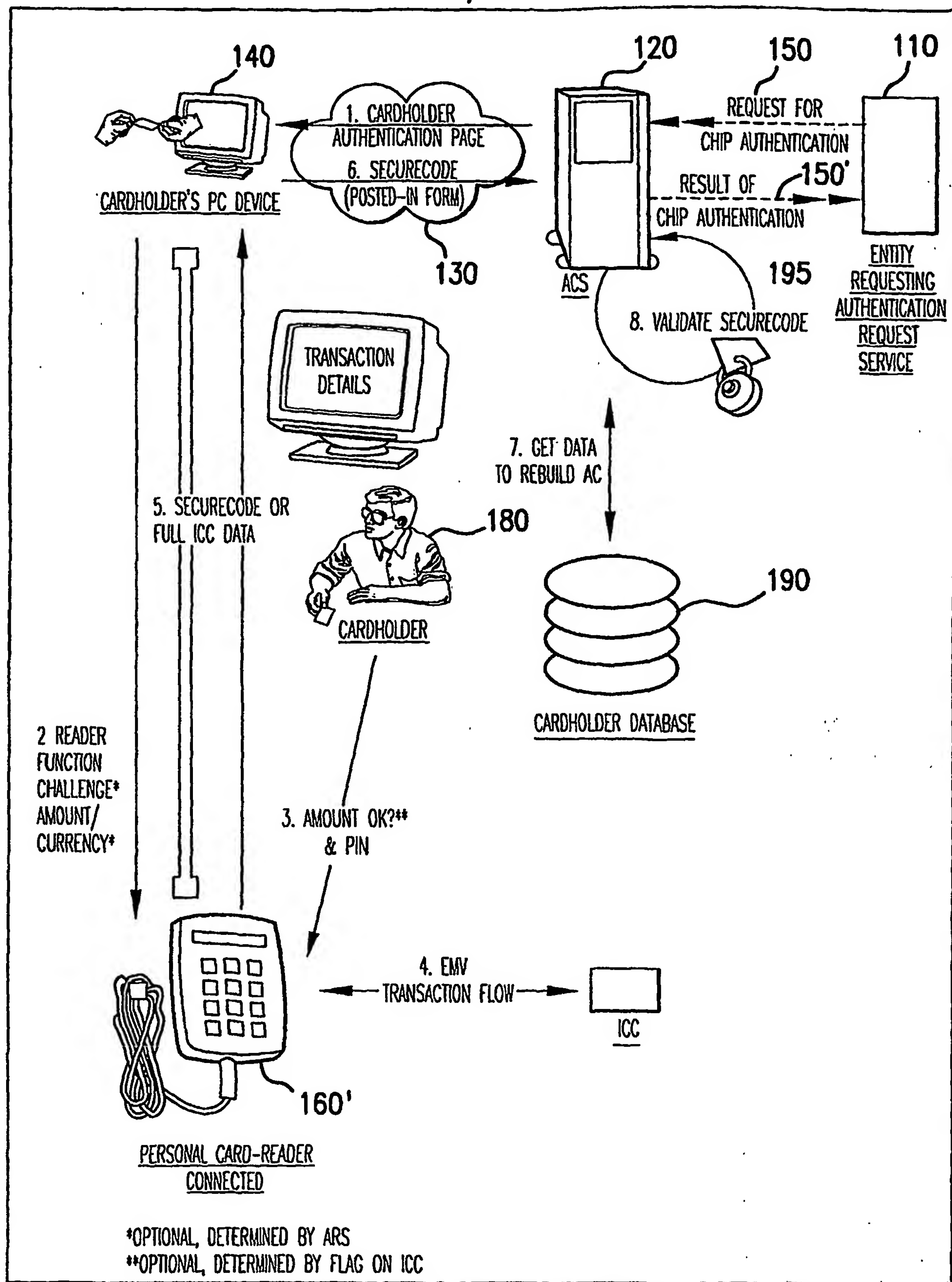
TYPICAL FLOW FOR UNCONNECTED READER



CARDHOLDER AUTHENTICATION USING AN UNCONNECTED READER

FIG. 1

2/11



CARDHOLDER AUTHENTICATION USING A CONNECTED READER

FIG.2

SUBSTITUTE SHEET (RULE 26)

-PCR SCENARIO-DATA FLOWS FOR UNCONNECTED PCR

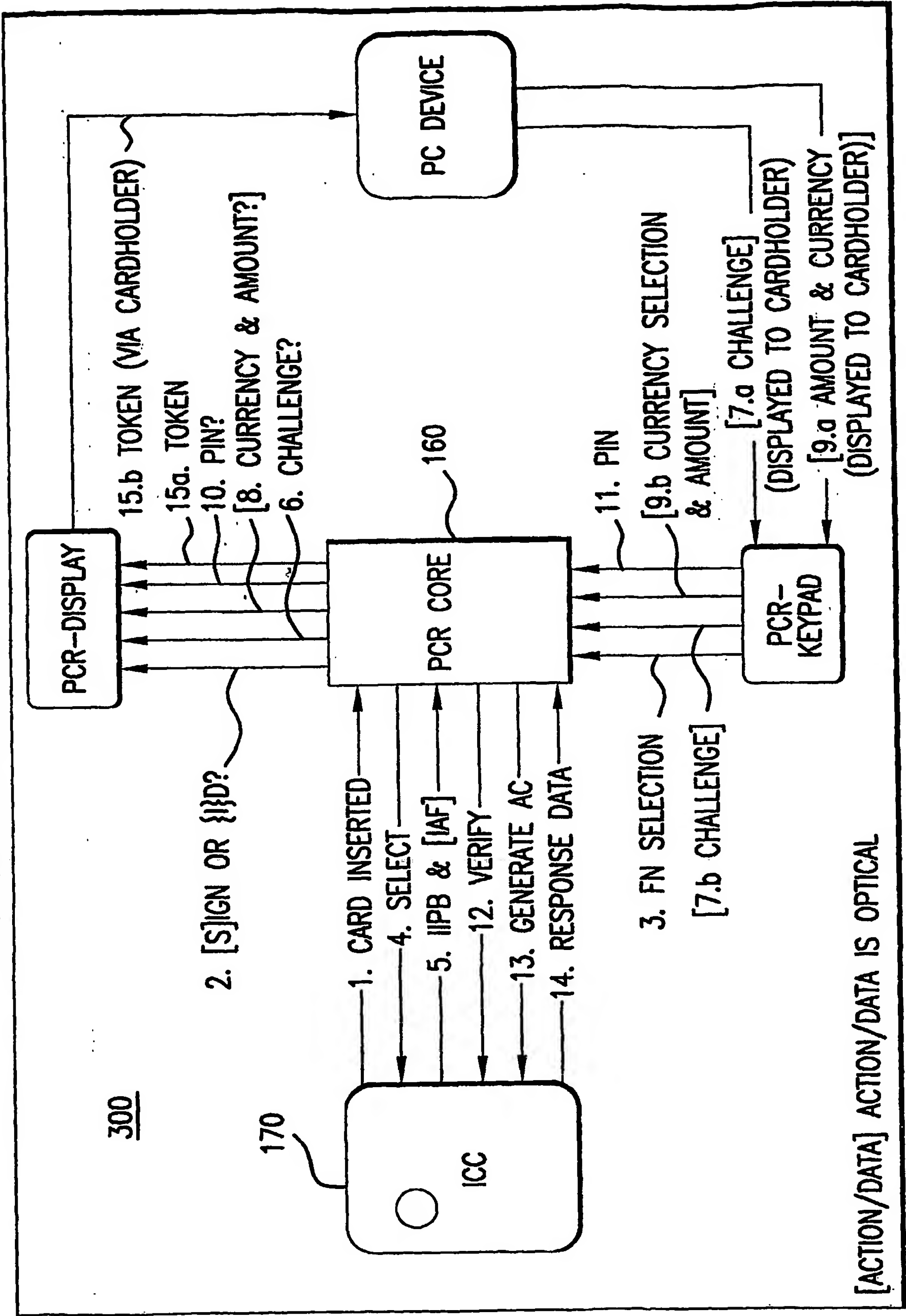


FIG.3

-PCR SCENARIO-DATA FLOWS FOR CONNECTED PCR

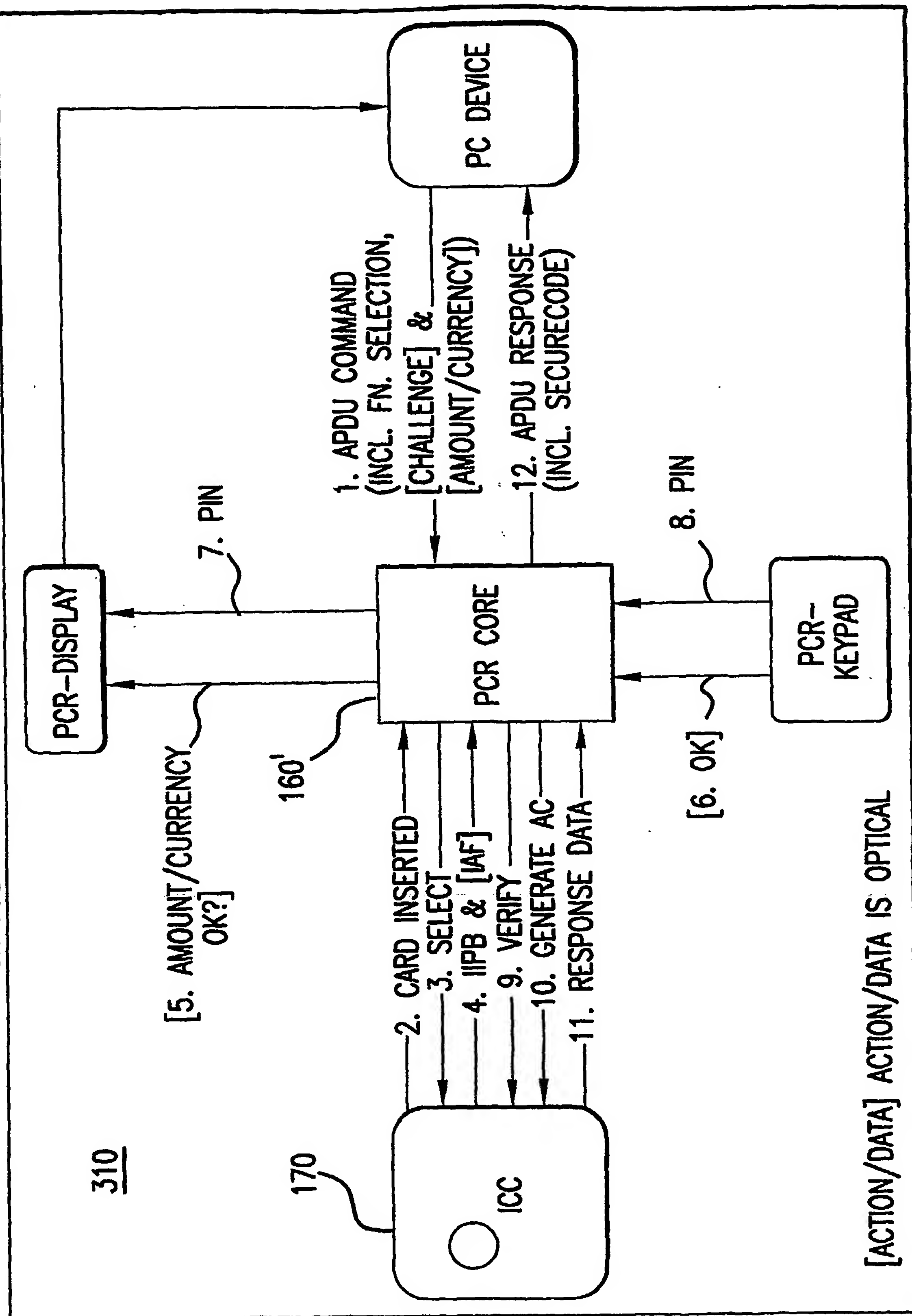


FIG. 4

5/11

ILLUSTRATION OF EIGHT-DIGIT CHALLENGE AS BCD

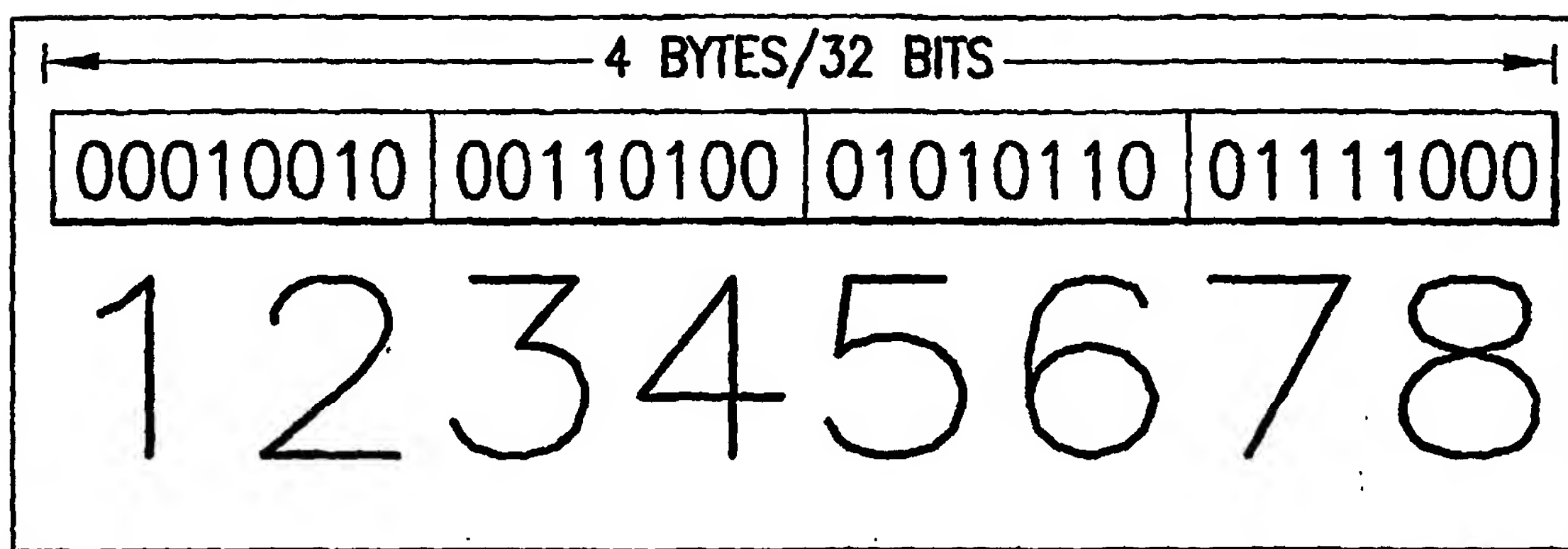


FIG.5

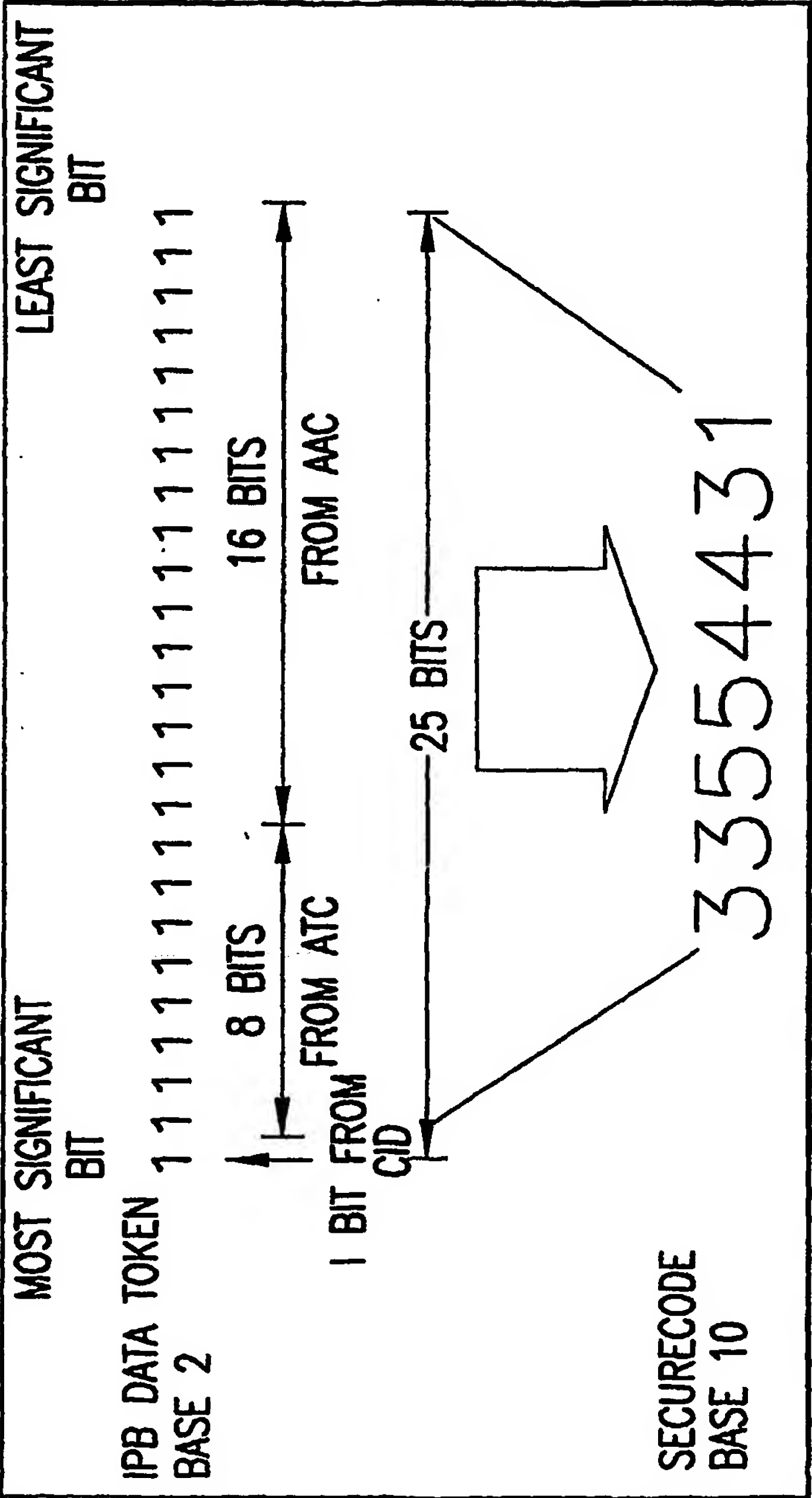


FIG.6

BIT EXTRACTION AND COMPRESSION

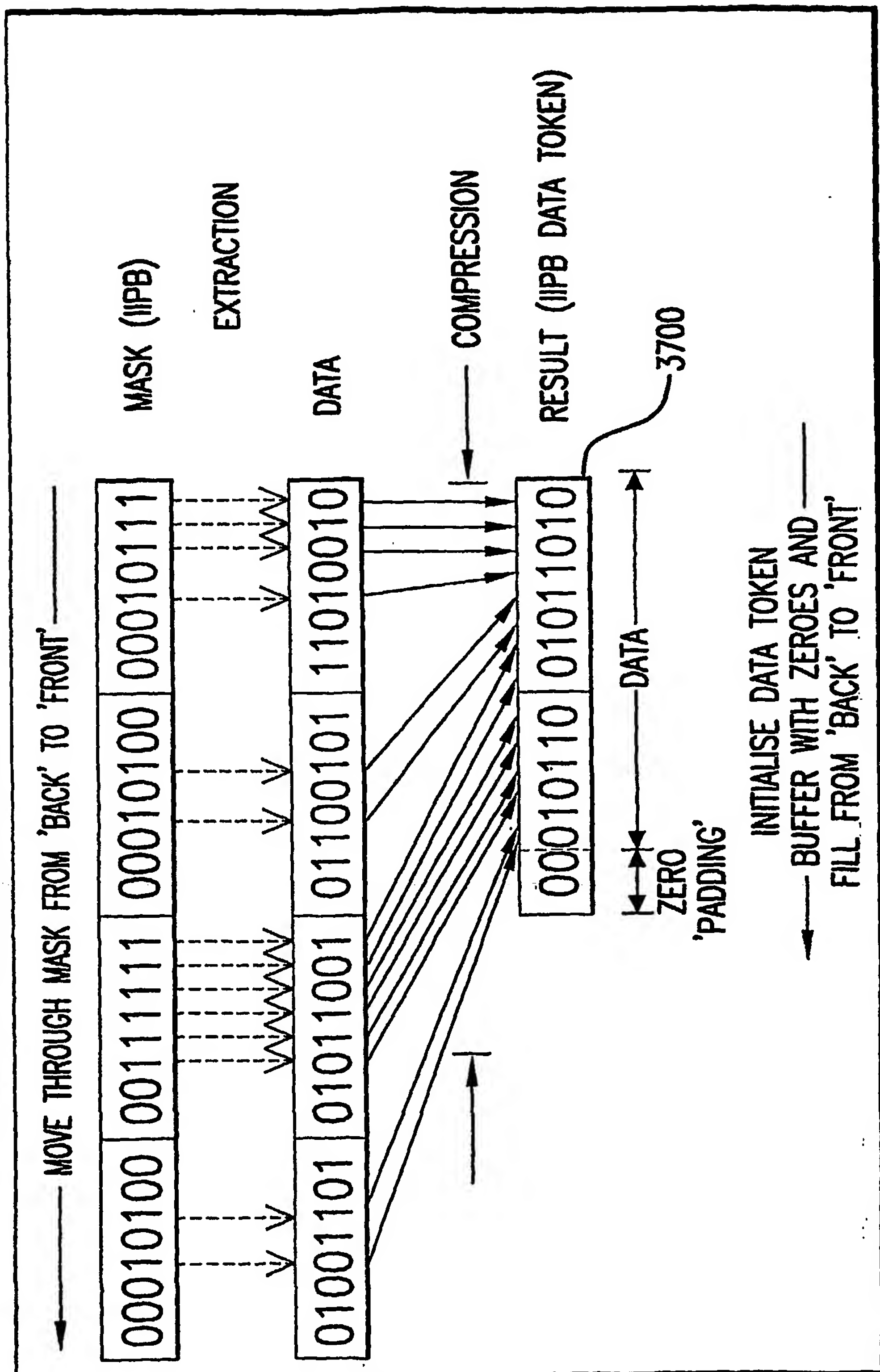


FIG.7

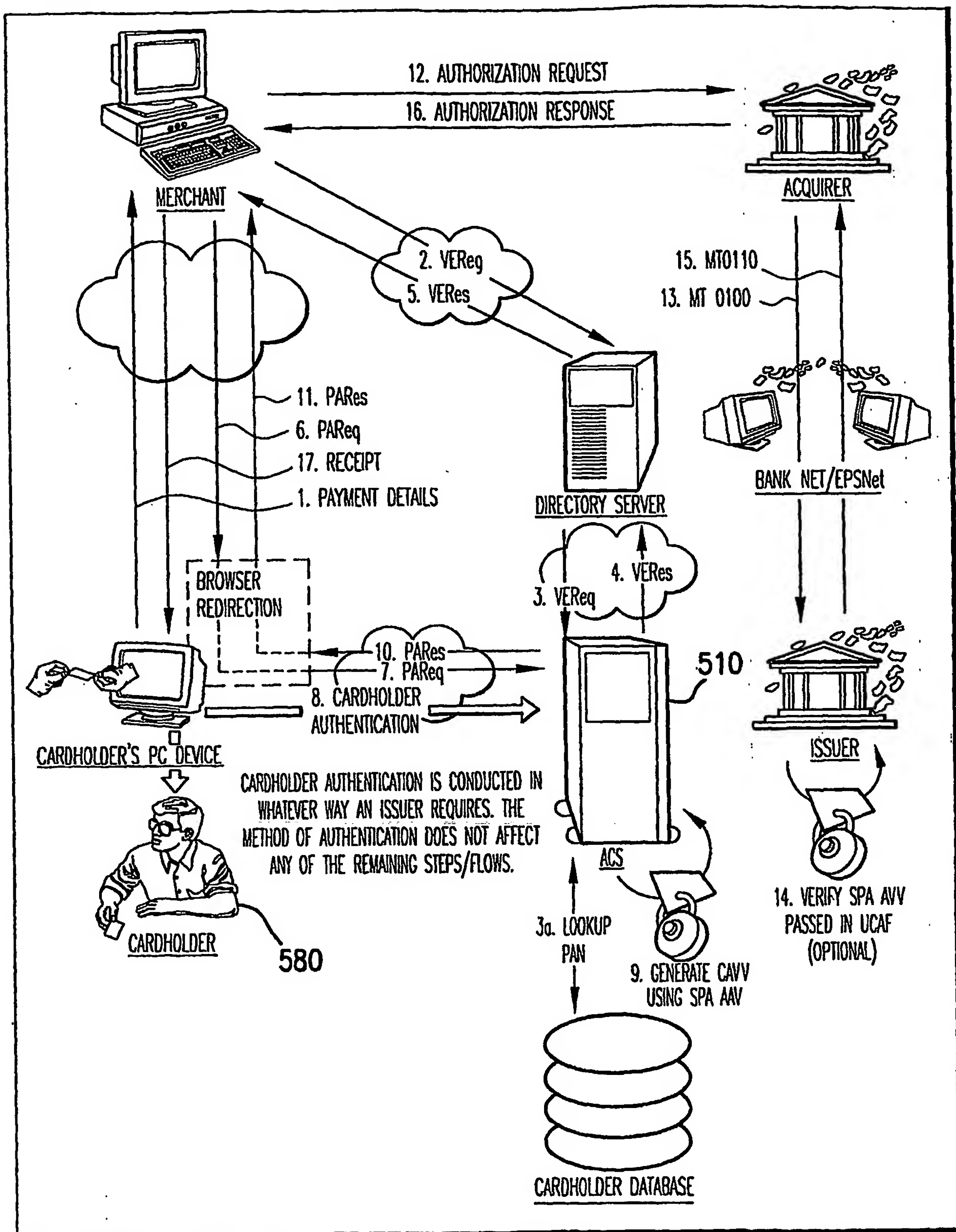
500-3-D SECURE AUTHENTICATED TRANSACTION FLOW

FIG. 8

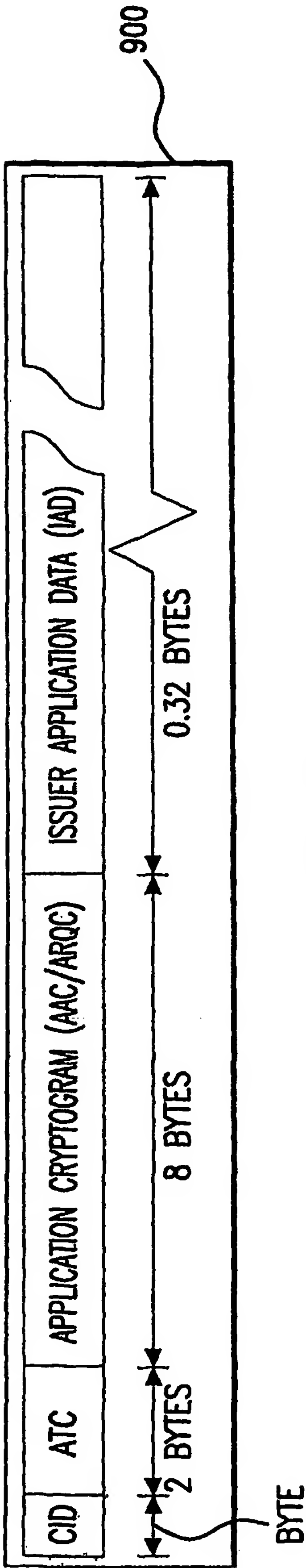
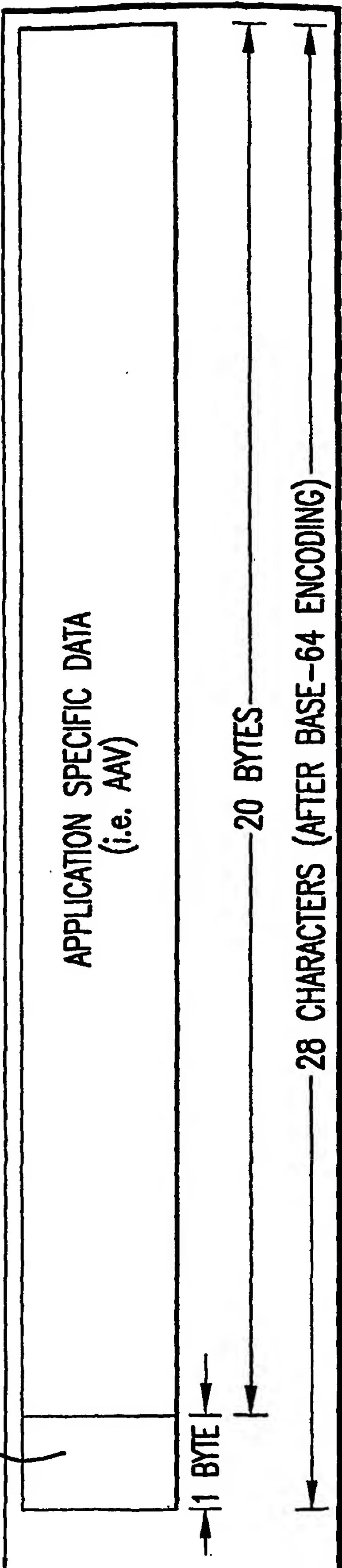


FIG.9

CONTROL
BYTE



UCAF

FIG.10

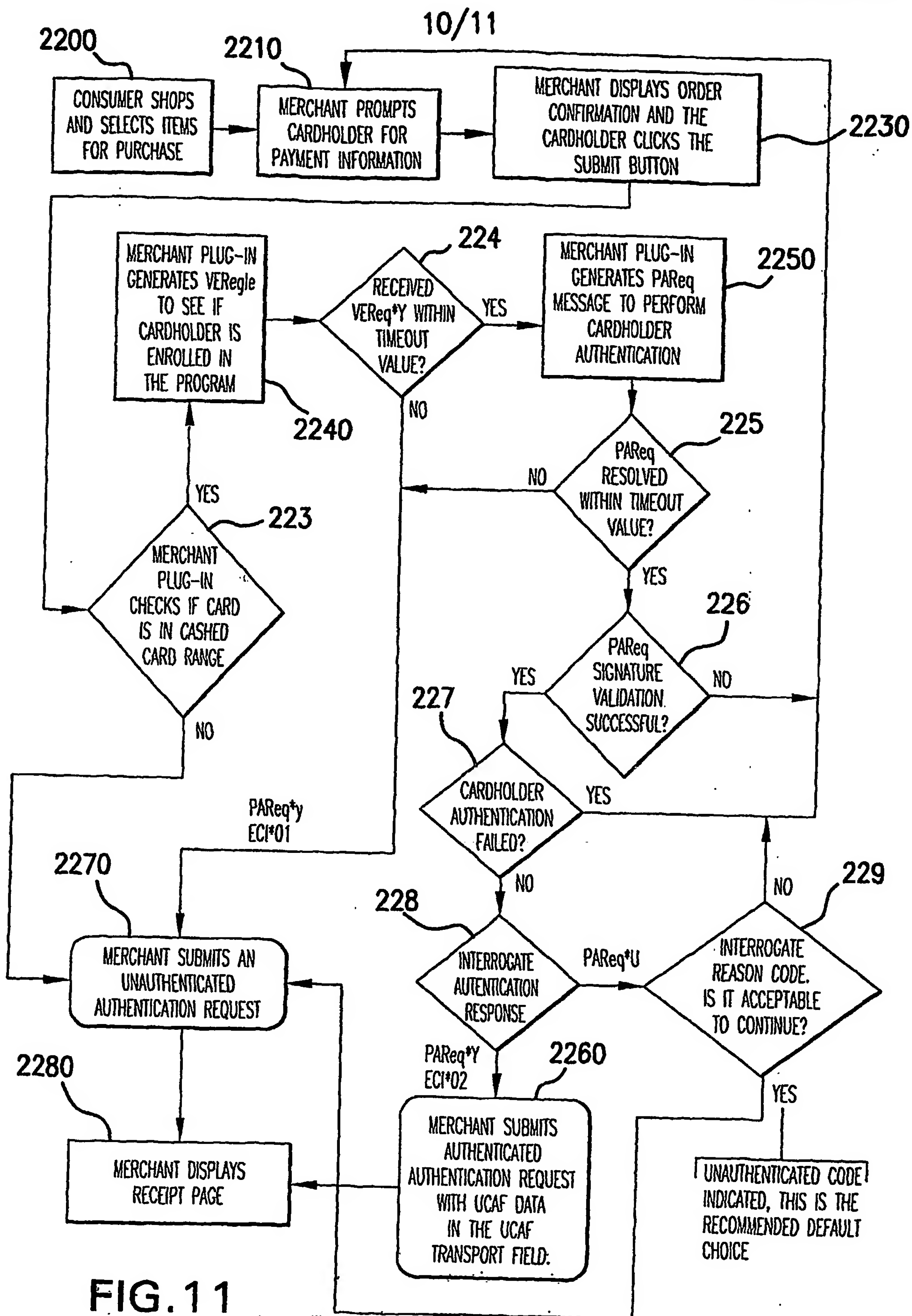


FIG. 11

11/11

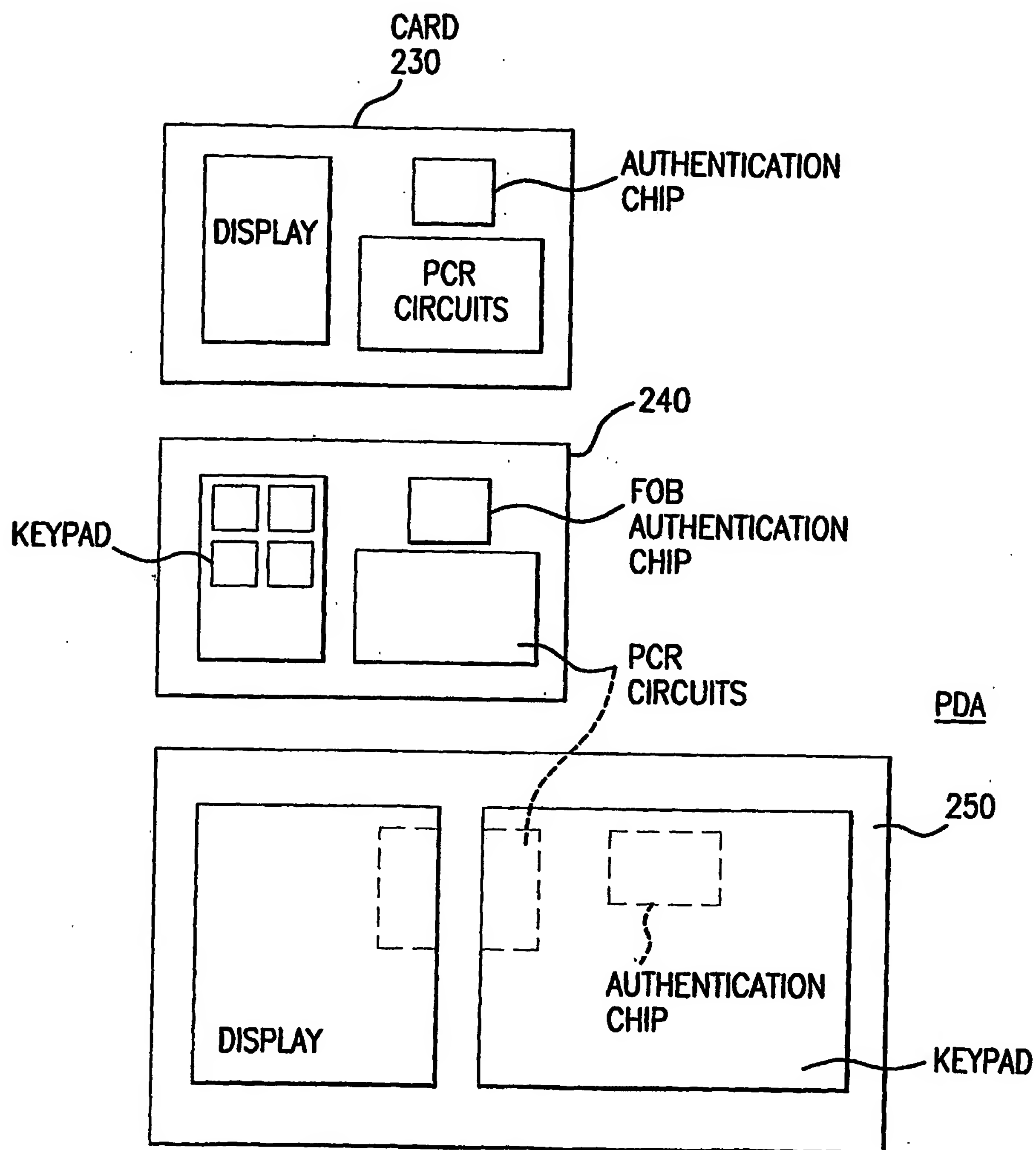


FIG. 12